

Information to identify the case:

Debtor 1	<u>Jayfair P Langford</u>	Social Security number or ITIN	xxx-xx-3212
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rachel A Langford</u>	Social Security number or ITIN	xxx-xx-0031
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-34525-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jayfair P Langford

Rachel A Langford
aka Rachel A Mason

12/22/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jayfair P Langford
Rachel A Langford
Debtors

Case No. 17-34525-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 22, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jayfair P Langford, Rachel A Langford, 26 Ladow Avenue, Apt. 27-D, Millville, NJ 08332-1444
cr	+ Cascade Funding Mortgage Trust 2017-1, Stern & Eisenberg, PA, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517214112	+ Auto Bahn Motorworks, 985 N Delsea Dr, Vineland, NJ 08360-2777
517214118	+ Dressbarn, PO Box 71106, Charlotte, NC 28272-1106
517214123	+ HESAA, PO Box 548, Trenton, NJ 08625-0548
517214124	+ Inspira, PO Box 48274, Newark, NJ 07101-8474
517214129	+ Midland Funding LLC c/o Pressler & Press, 7 Entin Rd., Parsippany, NJ 07054-5020
517214132	++ PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450 address filed with court:, Professional Recovery Consultants, 2700 Meridian Parkway Suite 200, Durham, NC 27713
517214138	+ Telecom/Unitel Management Corp., PO Box 41097, Phoenix, AZ 85080-1097
517313213	Wilmington VA Medical Center, 1601 Kirkwood Swy, Wilmington, DE 19805-4917

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 22 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517299407	+ EDI: BANKAMER2.COM	Dec 23 2022 01:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517214113	+ EDI: WFNNB.COM	Dec 23 2022 01:34:00	Boscov's, PO Box 659622, San Antonio, TX 78265-9622
517214114	+ EDI: CAPITALONE.COM	Dec 23 2022 01:34:00	Capital One Service, LLC, PO Box 70886, Charlotte, NC 28272-0886
517328224	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 22 2022 20:38:00	Cascade Funding Mortgage Trust 2017-1, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517214115	Email/Text: ngisupport@radiusgs.com	Dec 22 2022 20:38:00	Central Credit Services, LLC, 9550 Regency Blvd. Suite 500, Jacksonville, FL 32225
517214116	+ EDI: WFNNB.COM	Dec 23 2022 01:34:00	Comenity Bank, PO Box 183003, Columbus, OH 43218-3003
517214117	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2022 20:49:02	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517262540	Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2022 20:38:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517214119	+ Email/Text: bknotice@ercbpo.com		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 22, 2022

Form ID: 3180W

Total Noticed: 47

		Dec 22 2022 20:38:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
517214120	+ EDI: AMINFOFP.COM		
		Dec 23 2022 01:34:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
517214121	+ EDI: WFNNB.COM		
		Dec 23 2022 01:34:00	Full Beauty, PO Box 659728, San Antonio, TX 78265-9728
517214122	+ EDI: WFNNB.COM		
		Dec 23 2022 01:34:00	Haband, PO Box 659707, San Antonio, TX 78265-9707
517214125	+ EDI: IRS.COM		
		Dec 23 2022 01:34:00	IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
517214126	+ EDI: WFNNB.COM		
		Dec 23 2022 01:34:00	Jessica London, PO Box 659728, San Antonio, TX 78265-9728
519015280	Email/Text: legaldivision@kheaa.com		
		Dec 22 2022 20:38:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
519015281	Email/Text: legaldivision@kheaa.com		
		Dec 22 2022 20:38:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517323010	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 22 2022 20:48:57	LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517214128	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 22 2022 20:38:00	MCM, 2365 Northside Dr. Suite 300, San Diego, CA 92108-2710
517214127	+ EDI: CBSMASON		
		Dec 23 2022 01:34:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
517251502	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 22 2022 20:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517214130	EDI: PRA.COM		
		Dec 23 2022 01:34:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
517253773	EDI: PRA.COM		
		Dec 23 2022 01:34:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517253772	EDI: PRA.COM		
		Dec 23 2022 01:34:00	Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541
517214131	Email/Text: signed.order@pfwattorneys.com		
		Dec 22 2022 20:38:00	Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
517330510	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 22 2022 20:49:04	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517251988	+ EDI: JEFFERSONCAP.COM		
		Dec 23 2022 01:34:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517322782	EDI: Q3G.COM		
		Dec 23 2022 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517214133	+ Email/Text: flyersprod.inbound@axisai.com		
		Dec 22 2022 20:38:00	Rushmore Loan Mgmt, POB 52708, Irvine, CA 92619-2708
517214134	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 22 2022 20:38:00	Specialized Loan Servicing, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
517214136	+ EDI: RMSC.COM		
		Dec 23 2022 01:34:00	Synchrony Bank, PO Box 965017, Orlando, FL 32896-5017
517214135	+ EDI: RMSC.COM		
		Dec 23 2022 01:34:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517215889	+ EDI: RMSC.COM		
		Dec 23 2022 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 22, 2022

Form ID: 3180W

Total Noticed: 47

517214137	+ EDI: RMSC.COM	Dec 23 2022 01:34:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
517214139	+ EDI: RMSC.COM	Dec 23 2022 01:34:00	TJX Rewards, PO Box 530949, Atlanta, GA 30353-0949
517214140	+ Email/Text: edbknotices@ecmc.org	Dec 22 2022 20:38:00	US Department of Education National Paym, PO Box 105028, Atlanta, GA 30348-5028

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Steven P. Kelly	on behalf of Creditor Cascade Funding Mortgage Trust 2017-1 skelly@sterneisenberg.com bkecf@sterneisenberg.com
Terry Tucker	on behalf of Debtor Jayfair P Langford terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Rachel A Langford terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8